



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
RS1765  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318  
(856) 813-1700  
Attorneys' for the Mortgagee  
File No. 097482B

Order Filed on May 7, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Collin A Abraham  
Kelly A Abraham

Case No.: 18-30417-RG

Hearing Date: May 1, 2019

Judge: Rosemary Gambardella

**CONSENT ORDER  
RESOLVING OBJECTION TO CONFIRMATION**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: May 7, 2019**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**Page 2**

Debtor: Collin and Kelly Abraham

Case No: 18-30417-RG

Caption of Order: Consent Order Resolving Objection to Confirmation

---

This matter having come before the Court on the Objection of Specialized Loan Servicing LLC, Mortgagee, by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing and the Debtors, by and through counsel, Low & Low, Russell L. Low, Esquire, having consented hereto and good cause having been shown; IT is hereby, ORDERED as follows:

1. The Debtors have been accepted into the Mortgagee's loss mitigation program. The Debtors are currently enrolled in a trial period payment plan. The Debtors are required to pay the Mortgagee the sum of \$3,798.41 in monthly installments for the months of April 1, 2019, May 1, 2019, and June 1, 2019.
2. Debtors shall have six months from the date of the confirmed Chapter 13 Plan to obtain a loan modification.
3. In the event that any such mortgage modification or other consensual resolution is not available, the Debtors shall acknowledge the pre-Petition arrearages as stated in the Proof of Claim. The Debtors shall have 30 days from the date of any final notification that a modification, etc. is not available to file an amended Chapter 13 Plan to cure the pre-Petition arrearages and maintain post-Petition payments, or to convert the Chapter 13 Petition to one under a Chapter 7 Petition, or to surrender the property, and/or proceed with this bankruptcy case as deemed appropriate.

**Page 3**

Debtor: Collin and Kelly Abraham

Case No: 18-30417-RG

Caption of Order: Consent Order Resolving Objection to Confirmation

---

We hereby consent to the form and entry of the within Order.

PLUESE, BECKER & SALTZMAN, LLC

LOW & LOW

By: /s/ Rob Saltzman  
Rob Saltzman, Esquire  
Attorneys for the Mortgagee

By: /s/ Russell L. Low  
Russell L. Low, Esquire  
Attorney for the Debtors

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Collin A Abraham  
 Kelly A Abraham  
 Debtors

Case No. 18-30417-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db/jdb +Collin A Abraham, Kelly A Abraham, 23 Connel Drive, West Orange, NJ 07052-1335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2019 at the address(es) listed below:

Aleksander P. Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.  
 alex@winstonandwinston.com  
 James Lewis on behalf of Creditor Business Resource & Investment Service Center  
 jlewis@theplglaw.com, hchaudry@theplglaw.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC  
 rsolarz@kmllawgroup.com  
 Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
 Russell L. Low on behalf of Debtor Collin A Abraham rbear611@aol.com,  
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
 Russell L. Low on behalf of Joint Debtor Kelly A Abraham rbear611@aol.com,  
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 8